

# **EXHIBIT A-11**



## SENECA TRUSTEES, INC.

5000 Coombs Farm Drive, Suite 104, Morgantown, WV 26508

304-413-0044

Toll Free 1-888-534-3132

FAX 304-413-0014

Hours of Operation M-F 9:00 AM TO 5:00 PM EST

January 3, 2018

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED  
AND FIRST CLASS U.S. MAIL

Jessica L. Stoler, Shawn Stoler

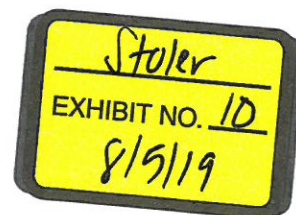
Re: Notice of Trustee's Sale  
Property: 2122 21st Street, Nitro, WV 25143  
Our File No. 34714

NOTICE is hereby given that PennyMac Loan Services, LLC pursuant to terms of the Deed of Trust dated April 10, 2014, and recorded in the Office of the Clerk of the County Commission of Kanawha County, West Virginia in Book No. 4026, at Page 843, does hereby accelerate and declare all sums secured by said Deed of Trust to be immediately due and payable without further demand, subject to terms of said Deed of Trust and applicable law, and invokes the power of sale given by said Deed of Trust.

Seneca Trustees, Inc. the Trustee under said certain Deed of Trust, does hereby give notice that the sale of the above-described real estate pursuant to the terms of and secured by the above-referenced Deed of Trust shall be held at public auction on January 30, 2018 at 4:30 PM, at the front door of the Kanawha County Courthouse, Charleston, West Virginia.

Insofar as this letter may be interpreted by a Court of competent jurisdiction, that the undersigned is attempting to collect a debt on behalf of a lender, you are informed that any information given by you to the undersigned is information which may be passed on to the lender may be used for the collecting a debt. If you have received a discharge in bankruptcy or have otherwise been released from personal liability, this notice is for informational purposes only.

You have the right to bring a Court action to assert the non-existence of the default or any other defense you may have to stop the acceleration of the sale. Copy of the Notice of Trustee's sale of valuable real estate is enclosed herewith.



MSJ000001

Samuel I. White, P.C.  
5040 Corporate Woods Dr  
Suite, 120  
Virginia Beach, VA 23462



Jessica L. Stoler (54714)  
2122 21st Street  
Nitro, WV 25143

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**USPS FIRST-CLASS MAIL**



**2100 0901 1414 5402 8969 46**

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MSJ000002

TRUSTEE'S SALE OF VALUABLE REAL ESTATE

The undersigned Substitute Trustee, by virtue of the authority vested in him by that certain Deed of Trust, dated April 10, 2014, and duly recorded in the Office of the Clerk of the County Commission of Kanawha County, West Virginia, in Book No. 4026, at Page 843, Jessica L. Stoler and Shawn Stoler did convey unto Michael J. Bell, Attorney at Law, Trustee(s), certain real property described in said Deed of Trust; and the beneficiary has elected to appoint Seneca Trustees, Inc., as Substitute Trustee by a Substitution of Trustee dated December 13, 2017, and recorded in the aforesaid Clerk's office; and default having been made under the aforementioned Deed of Trust, and the undersigned Substitute Trustee having been instructed by PennyMac Loan Services, LLC, to foreclose thereunder, will offer for sale at public auction at the front door of the Kanawha County Courthouse in Charleston, West Virginia, on

January 30, 2018 at 4:30 PM

the following described real estate, together with its improvements, easements and appurtenances thereunto belonging, situate in Nitro District, Kanawha County, West Virginia, and more particularly described as follows:

All of that certain lot or parcel of land, together with the improvements thereon and appurtenances thereunto belonging, In the City Of Nitro, Kanawha County, West Virginia, and being all of Lot 2122 of 21st Street, Area R, of the Nitro Reservation, as shown on a map designated as "Map of U.S. Explosives Plant C, Showing Plots Nos. 1 to 25 Remaining Unsold", prepared by C.R. Connor, C. E., dated September 11, 1929, recorded in Map Book 6, pages 145 to 147, inclusive, in said Clerk's Office and more particularly bounded and described as follows: BEGINNING at an iron pin, common front corner to Lots 2122 and 2124 in the southern right of way line of 21st Street; thence running with the common division line of said Lots 2122 and 2124 in a southerly direction 250 feet, more or less, to a point at the common rear corner of Lots 2120 and 2122; thence turning 90° to the right and running in a westerly direction 60 feet to an Iron pin at the common rear corner of Lots 2120 and 2122; thence turning 90° to the right and running with the common division line of said lots 2120 and 2122 in a northerly direction 250 feet, more or less, to the southern right of way line of 21st Street 60 feet, more or less, to the place of beginning, and being all of Lot 2122, 21st Street, Area R, of the Nitro Reservation and containing 0.34 acre, more or less;

And being the same property conveyed to Jessica L. Stoler and Shawn Stoler from Fredrick D. Harmon, by deed dated April 10th, 2014, in the Office of the Clerk of the County Commission of Kanawha County, West Virginia, recorded simultaneously herewith.

There is reserved and excepted from this deed all of the trunk line sewers and mains with the right to enter upon said premises at all times to keep, construct, repair and maintain same, but there is granted to the Grantees all the rights which the Grantors has to the use of said sewer system In common with all the other property holders requiring the use of said system within the Reservation of Nitro, subject to such rules and regulations as may be prescribed therefore by the City of Nitro and/or an agency thereof and/or the Public Service Commission of West Virginia.

The Grantors shall not be liable for repairs to or maintenance of any sewers. There is reserved and excepted from this deed all rights of way and easements in, on and through the property hereby conveyed which have been hereto for conveyed, or acquired in any other manner for roads, streets; alleys, water, gas, electricity, telephone, telegraph or other public





utilities.

This deed and conveyance is made subject to any encroachments, measurements or any state of facts which an accurate survey or inspection of the property hereby conveyed would reveal and to all of the covenants, conditions, restrictions, exceptions, and reservations contained in the deeds conveying said property to the Grantors and to its predecessors in title.

At the time of the execution of the Deed of Trust, this property was reported to have an address of: 2122 21st Street, Nitro, WV 25143.

The referenced real estate will be conveyed with no covenants of warranty, and subject to all covenants, restrictions, easements, rights of way and reservations which may be a matter of record in the aforesaid Clerk's Office or visible upon the ground, all prior liens and encumbrances, including, without limitation, liens for real estate taxes, incinerator, sanitary and sewer charges. The purchasers at the sale shall be responsible for paying the recording costs and also the tax on the privilege of transferring real property (the cost of the tax stamp to be affixed to the deed). The purchasers shall be responsible for payment of all real estate taxes.

The subject property will be sold in "AS IS" condition. The Substitute Trustee shall be under no duty to cause any existing tenant or person occupying the subject property to vacate said property.

TERMS: \$9000.00 in cash and/or certified funds as deposit at the time of sale with the balance due and payable within 30 days of the day of sale.

FEDERAL TAX LIEN: In the event that there are Federal Tax Liens against the property, the United States would have the right to redeem the property within a period of 120 days from the date of such sale or the period allowable for redemption under local law, whichever is longer.

Pursuant to the Deed of Trust, the Trustee may postpone the sale by public announcement at the time and place designated or by posting a notice of the same, and act by agent in the execution of the sale. The parties secured by the Deed of Trust reserve the right to purchase the property at such sale.

SENECA TRUSTEES, INC.  
5000 Coombs Farm Drive, Suite 104  
Morgantown, WV 26508  
(304) 413-0044  
(304) 292-2918  
Toll free: (888) 534-3132  
Reference File No. 54714

cc: The Charleston Gazette  
January 11, 2018, January 18, 2018

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MSJ000003